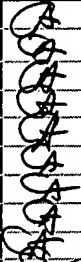




Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449A/PTO			Complete if Known		
			Application Number	09/613,615	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary)			Filing Date	7/11/2000	
			First Named Inventor	NEOEYTIMES, et al	
			Art Unit		
			Examiner Name	G. Akers	
Sheet	1	of	3	Attorney Docket Number	10722-32691

U.S. PATENT DOCUMENTS					
Examiner Initials*	Cite No. 1	Document Number Number - Kind Code* (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		US- 5,220,501	06-15-1993	Lawlor, et. al.	
		US- 5,555,496	09-10-1996	Tackbary, et. al.	
		US- 5,629,982	05-13-1997	Micali, Silvio	
		US- 5,699,528	12-16-1997	Hogan	
		US- 5,732,400	03-24-1998	Mandler, et. al.	
		US- 5,757,917	05-26-1998	Rose, et. al.	
		US- 5,826,241	10-20-1998	Stein, et. al.	
		US- 5,960,412	09-28-1999	Tackbary, et. al.	
		US- 5,974,146	10-26-1999	Randle, et. al.	
		US- 6,029,150	02-22-2000	Kravitz	
		US- 6,032,133	02-29-2000	Hilt, et. al.	
		US- 6,070,150	05-30-2000	Remington, et. al.	
		US- 6,070,798	06-06-2000	Nethery	
		US- 6,081,790	06-27-2000	Rosen	
		US- 6,098,053	08-01-2000	Slater	
		US- 6,119,106	09-12-2000	Merskv, et. al.	
		US- 6,122,625	09-19-2000	Rosen	
		US- 6,167,386	12-26-2000	Brown	
		US- 6,175,823	01-16-2001	Van Dusen	
		US- 6,202,054	03-13-2001	Lawlor, et. al.	

FOREIGN PATENT DOCUMENTS							
Examiner Initials*	Cite No. 1	Foreign Patent Document		Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T
		Country Code ³	-Number ⁴ - Kind Code ⁵ (if known)				
			WO 98/49644	11-05-1998	Ariba Technologies		
			EP 0 745 961 A3	07-15-1998	AT&T Corp.		
			EP 0 745 961 A2	04-12-1996	AT&T IMP Corp.		
			WO 99/22291	05-06-1999	GE Capital		
			EP 0949 596 A2	10-13-1999	Golvin, et. al.		
			WO 00/22559 A1	04-20-2000	Slater		
			WO 00/67177 A2	11-09-2000	Levchin, et. al.		
			WO 00/54122 A2	09-14-2000	Taggart, et. al.		
			EP 1 077 436 A2	02-21-2001	Pinell		
			WO 00-79452 A2	12-28-2000	Hutchison, et. al.		

Examiner Signature		Date Considered	3/7/03
--------------------	--	-----------------	--------

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ Applicant's unique citation designation number (optional). ² See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁶ Applicant is to place a check mark here if English language Translation is attached.

Burden Hour Statement: This form is estimated to take 2.0 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.

RECEIVED



Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449A/PTO			Complete if Known		
INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary)			Application Number	09/613,615	
			Filing Date	7/11/2000	
			First Named Inventor	NEOFYTIDES, et al	
			Art Unit		
			Examiner Name	G. Akers	
Sheet	2	of	3	Attorney Docket Number	10722-32691

U.S. PATENT DOCUMENTS					
Examiner Initials*	Cite No. 1	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number - Kind Code ² (if known)			
CA		US- 6,246,996	06-12-2001	Stein, et. al.	
CA		US- 6,292,789	09-18-2001	Schutzer, Daniel	
CA		US- 6,317,745	11-13-2001	Thomas, et. al.	
CA		US- 6,411,942	06-25-2002	Fujimoto	
CA		US- 6,449,599	09-10-2002	Payne, et. al.	
CA		US 2002/0023055	02-21-2002	Antognini, et. al.	
		US-			
		US-			
		US-			
		US-			
		US-			
		US-			
		US-			
		US-			
		US-			
		US-			
		US-			
		US-			
		US-			
		US-			

FOREIGN PATENT DOCUMENTS							
Examiner Initials*	Cite No. 1	Foreign Patent Document		Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ⁶
		Country Code ³	-Number ⁴ - Kind Code* (if known)				
CA			WO 01/04816	01-18-2001	Elder		

Examiner Signature		Date Considered	2/7/03
-----------------------	--	--------------------	--------

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ Applicant's unique citation designation number (optional). ² See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁶ Applicant is to place a check mark here if English language Translation is attached.

Burden Hour Statement: This form is estimated to take 2.0 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.

RECEIVED

JAN 27 2003



Substitute for form 1449B/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i> Sheet <u>3</u> of <u>3</u>		Complete if Known	
		Application Number	09/613,615
		Filing Date	7/11/2000
		First Named Inventor	NEOFYTIDES, et. al.
		Group Art Unit	
		Examiner Name	G. Akers
		Attorney Docket Number	10722-32691

OTHER PRIOR ART -- NON PATENT LITERATURE DOCUMENTS			
Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	T ²
CA	1	dotBANK; "The Way to Send and Receive Money on the Internet;" retrieved from the Internet on 02/07/2000 at http://www.dotbank.com/ ; Pages 1-7.	
J	2	AmeriNet, Inc.; "The Best Idea in Payment Systems Since the Credit Card;" retrieved from the Internet on 02/07/2000 at http://www.devit-it.com/ ; Pages 1-8.	
J	3	TransPoint; "The Way to Pay Online the Service;" retrieved from the Internet on 02/10/2000 at http://www.transpoint.com/service_questions.asp ; Pages 1-12.	
J	4	Intell-A-Check! "The Way to Get Paid;" retrieved from the Internet on 02/07/2000 at http://www.ichack.com/ ; Pages 1-7.	
J	5	TeleCheck: "Making Checks Our Responsibility;" retrieved from the Internet on 02/07/2000 at http://www.telecheck.com/home/home.html ; Pages 1-8.	

Examiner Signature		Date Considered	2/7/03
--------------------	--	-----------------	--------

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ Applicant's unique citation designation number (optional). ² Applicant is to place a check mark here if English language Translation is attached.

Burden Hour Statement: This form is estimated to take 2.0 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.

RECEIVED
JAN 27 2003